UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

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In re:

Susan J. Schofield

Debtor(s)

Bankruptcy Case No.: 10-20927-JKF

Chapter: 13

Adversary Proceeding No.: 11–02231–JKF First Pretrial Hearing: Jun. 22, 2011 at 01:30 PM

Susan J. Schofield

Plaintiff(s)

VS.

HSBC Bank USA, National Association, As Trustee For Home Equity Loan Trust Series ACE 2004-HE3

Defendant(s)

SUMMONS IN AN ADVERSARY PROCEEDING

To the Defendant(s):

YOU ARE HEREBY SUMMONED AND REQUIRED TO FILE WITH THE CLERK OF THE

BANKRUPTCY COURT and serve upon the plaintiff's attorney or plaintiff, if no attorney, a motion or answer to the complaint which is attached to this summons within 30 days after the date of issuance of this summons, except that the United States and its officers and agencies shall submit a motion or answer to the complaint within 35 days.

Address of Clerk

Clerk, U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney.

Name and Address of Plaintiff's Attorney

Joseph B. Aguglia Jr. 1001 State Street Suite # 1400 Erie, PA 16501 814–480–5790

If you make a motion, your time to answer is governed by Bankruptcy Rule 7012.

ANSWERS ARE DUE ON OR BEFORE JUNE 8, 2011. Failure to file an answer may result in the court entering a default judgment.

IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.

Dated: May 9, 2011 John J. Horner

Clerk, U.S. Bankruptcy Court

